

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

William S. Hudic
Debtor(s)

Bankruptcy Case No.: 19-22920-TPA
Per August 27, 2020 proceeding
Chapter: 13
Docket No.: 75 – 50, 62, 63
Concil. Conf.: August 27, 2020 at 03:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 20, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$4667.00 as of 9/2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 27, 2020 at 03:00 PM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Dollar Bank (Cl 7) with payment changes of record .
- ☒ H. Additional Terms: The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: Huntington (Cl 2) payment determined by trustee; NW Savings (Cl 8) payment determined by trustee; Nissan (Cl 18) determined by trustee.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: September 3, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William S. Hudic
 Debtor

Case No. 19-22920-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lmar
 Form ID: 149

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 Total Noticed: 32

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db +William S. Hudic, 119 2nd Street, Aspinwall, PA 15215-2939
 cr +Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15092316 +American Express, PO Box 981537, El Paso, TX 79998-1537
 15104396 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 15092319 +Dollar Bank, PO Box 8469, Canton, OH 44711-8469
 15210029 Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 15109060 Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 15109059 +Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
 15112515 Dollar Bank, FSB, Three Gateway Center, 10 South, Pittsburgh, PA 15222
 15092320 +Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
 15092322 +Key Recovery, 4910 Tiedeman Road, Cleveland, OH 44144-2338
 15107829 +Leroy Metz, II, Esquire, 535 Smithfield Street, Pittsburgh, PA 15222-2393
 15132571 +Metz Lewis Brodman Must O'Keefe LLC, c/o John R. O'Keefe, Jr., Esquire,
 535 Smithfield Street, Suite 800, Pittsburgh, PA 15222-2305
 15143076 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 15109784 +Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
 15092323 +Northwest Savings Bank, 100 Liberty St, PO Box 788, Warren, PA 16365-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:29
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15092317 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:09:54 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 15103440 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 04 2020 04:20:53
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15092318 +E-mail/PDF: pa_dc_ed@navient.com Sep 04 2020 04:09:26 Dept of Ed/Navient,
 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
 15130317 +E-mail/Text: kburkley@bernsteinlaw.com Sep 04 2020 04:00:26 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15092321 +E-mail/Text: bankruptcy@huntington.com Sep 04 2020 03:59:51 Huntington National Bank,
 PO Box 1558, Columbus, OH 43216-1558
 15096018 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Sep 04 2020 04:00:03 KeyBank, N.A.,
 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
 15119763 E-mail/PDF: pa_dc_claims@navient.com Sep 04 2020 04:08:56
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 15129309 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 04 2020 04:09:25
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15092324 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2020 04:09:45 SYNCB/Levin Furniture,
 PO Box 965036, Orlando, FL 32896-5036
 15092325 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2020 04:09:46 SYNCB/Sams, PO Box 965005,
 Orlando, FL 32896-5005
 15092597 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2020 04:09:45 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15128498 +E-mail/PDF: gecsedirecoverycorp.com Sep 04 2020 04:09:17 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 15101629 +E-mail/Text: bankruptcy@huntington.com Sep 04 2020 03:59:51 The Huntington Bank,
 P.O. Box 89424, Cleveland OH 44101-6424
 15126201 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 04 2020 04:09:29 Verizon,
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nissan Motor Acceptance Corporation
 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 15122999* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lmar
Form ID: 149

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Total Noticed: 32

Date Rcvd: Sep 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor Dollar Bank, FSB bslaby@grenenbirsic.com,
mcupec@grenenbirsic.com
Brian C. Thompson on behalf of Debtor William S. Hudic bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com; mgillespie@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com; jcastello@thompsonattorney.com; kbelko@thompsonattorney.com
David A. Scott on behalf of Creditor Nissan Motor Acceptance Corporation scott@lg-law.com
David W. Raphael on behalf of Creditor Dollar Bank, FSB raphaeld@fmb-corp.com
James Warmbrodt on behalf of Creditor Nissan Motor Acceptance Corporation
bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 9